Flexible Spending Account, Year End FAQ

1) **What is a carryover?**
A carryover is when you have a balance of money (up to $500) left in your prior years’ (2016) Health Care Flexible Spending Account (HCFSA) that will be added to your current year’s (2017) balance, if it is not spent by the end of the Runout Period (see #2 below). Only active, benefits eligible employees who are NOT contributing to a Health Savings Account (HSA) in 2017, can carry money over into a HCFSA in 2017. The DCFSA does not have this feature.

2) **What is a Runout Period?**
The Runout Period is the time frame between January 1, 2017 and March 31, 2017, where you may continue to submit claims that were incurred during 2016. **You have until 11:59 pm on March 31st to submit all of your 2016 HCFSA and Dependent Care Flexible Spending Account (DCFSA) claims.** Any 2016 claims that are submitted after this time will be denied by Crosby Benefits, no exceptions. You may only submit claims for the time period in which you were benefits eligible. Terminated and no longer-benefits eligible employees, please see #16 below.

3) **What is a Grace Period?**
The Grace Period is the timeframe between January 1, 2017 and March 15, 2017, where you may continue to incur Dependent Care expenses that can be applied toward your remaining 2016 DCFSA balance. You may only submit claims for the time period in which you were benefits eligible. Terminated and no longer-benefits eligible employees, please see #16 below. The HCFSA does not have this feature.
4) **What if my carryover dollars from 2016 cause my HCFSA balance to exceed the annual limit of $2,600?**

Not a problem, the IRS says that it is allowable for your HCFSA balance to exceed the annual limit of $2,600 for 2017, as long as no more than $2,600 is deducted from your paycheck. This means that you can carryover up to the maximum of $500 from your 2016 balance AND collect up to $250 in an employer contribution from Dartmouth (if eligible).

5) **How do I know if I am eligible to receive an employer contribution to a HCFSA?**

If you are a non-exempt employee, OR if you are an exempt employee (faculty or staff) who makes less than $60,000 per year, AND you are on the OAP medical plan OR are not on a health plan through Dartmouth College, then you are eligible to receive up to $250 in a Crosby HCFSA in 2017. An account will be created automatically for you, if you do not already have one. Employees on Dartmouth’s Cigna Choice Fund® (CCF) plan or High Deductible Health Plan (HDHP) will receive an employer contribution to a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). SEIU employees should refer to your union contract for eligibility. Research Associate B’s and Research Fellows are not eligible for the employer contribution to an HCFSA. Employees hired after 1/1/2017 may be eligible for a prorated amount.

6) **If I carried money over from my 2015 HCFSA into a 2016 HCFSA and did not spend it in 2016, will the 2015 dollars also carry over into my 2017 HCFSA balance?**

Yes, the IRS does not keep track of what year a contribution originated in, it only stipulates that the maximum amount that can be carried over into the next year is $500.

7) **Why doesn’t my HCFSA Crosby Debit Card work?**

There may be a few reasons why your Crosby card is not working:

a. One reason may be that you are trying to use the card to pay for a 2016 claim. After January 1st, your debit card will only pay for
2017 claims. Until March 31st, you must submit all 2016 claims manually by using the claim form found at www.dartgo.org/hcfsa_form

b. Another reason your card may not be working is if you have already spent your entire 2016 balance and did not make an election in 2017. This can also happen if you are no longer eligible to receive the employer contribution of up to $250 (see #5 above).

c. The final reason may be that you have not satisfactorily substantiated an old HCFSA claim. Please contact Crosby Benefits at 800-462-2235 to determine if this is the case. They can help you determine what claim(s) are causing the problem and what substantiation is needed to rectify it.

8) **When will my carryover dollars be available on my HCFSA Crosby debit card?**

Once the runout period has ended, Crosby Benefits will load up to $500 of your remaining 2016 balance onto your HCFSA Crosby debit card. This money will be available for use on the debit card on/after April 17, 2017.

9) **Can I use any of my 2016 HCFSA balance to pay for 2017 expenses?**

Yes, you can use up to $500 of your remaining 2016 HCFSA balance during the period of January 1, 2017 through April 17, 2017 to pay for eligible HCFSA expenses. Up to $500 of your 2016 balance will be allowed, because it will eventually become your carryover dollars and added to your 2017 balance, if not spent prior to March 31, 2017.

10) **How do I access my 2016 carryover money, to pay for 2017 HCFSA expenses before it is added to my 2017 balance?**

You must submit your 2017 claim manually using the claim form found at www.dartgo.org/hcfsa_form. When manually submitting 2017 claims, Crosby will automatically use your 2017 balance first unless you specify (handwrite) on the claim form that you want to use your 2016 carryover money first.
11) Someone told me that I should submit all of my 2016 HCFSA expenses before submitting 2017 HCFSA expenses is this true? It can be. If you have 2016 incurred claims that you know you want to apply toward your 2016 balance, you are encouraged to submit those to Crosby Benefits prior to manually submitting 2017 claims. Manually submitted 2017 claims could potentially pull from your 2016 account, which you were saving to pay 2016 claims. Note: using the debit card will only withdraw funds from your 2017 balance.

12) My spouse and I are both Dartmouth employees and we both have an HCFSA and/or a DCFSA account, can I submit on behalf of both of us? No, you must each file separately to your own accounts. For example, a husband submits $5,200 in HCFSA claims to Crosby Benefits. Crosby Benefits does not know that you are married and does not connect your accounts, so they do not know to apply $2,600 toward the husband’s HCFSA account and the other $2,600 toward the wife’s.

13) I am waiting on a 2016 medical bill from the hospital, what if I do not receive it before the March 31st runout deadline? Cigna contracted providers have 90 days to submit claims to Cigna (180 days for out of network claims). Contact the hospital immediately to see if they have submitted the claim to your insurance company. If they have, you might be able to get an online copy of the Explanation of Benefits (EOB) from your insurance company to submit (see #14A below). If the claim is not processed by your insurance company, in time for you to obtain an EOB and submit prior to the deadline, then you will not be able to use this claim for 2016 expenses. See #14 below for more tips on how to spend down your 2016 balance.
14) I have more than $500 left in my 2016 HCFSA balance, do you have any tips on how I can spend down the remaining balance?

Here are a few tips that can help you find ways of spending down your remaining 2016 balance:

a. Create an account, and log onto www.mycigna.com (or for your non-Dartmouth medical plan), and review all of your family members’ Explanation of Benefits (EOB’s) for 2016. See if there are any EOB’s that have not yet been submitted to Crosby for reimbursement. Submit new claims. An EOB is the perfect substantiation for Crosby Benefits. If eligible, Crosby will send you a check in the mail.

b. Go to your regular pharmacy(s) and ask for a printout of all the prescriptions that you and your family had filled during 2016. Compare the list with what you have already submitted in 2016 to Crosby and submit new claims. If eligible, Crosby will send you a check in the mail.

c. Contact your eye doctor’s office, and ask for copies of all invoices for services that you or your family might have paid for in 2016, including eye glasses, contact lenses, contact lens exams. Compare the list with what you have already submitted in 2016 to Crosby and submit new claims. If eligible, Crosby will send you a check in the mail.

d. Contact your dentist’s office, orthodontist’s office, endodontist’s office, etc., and ask for copies of all invoices for dental services that you or your family might have incurred in 2016. Compare the list with what you have already submitted in 2016 to Crosby and submit new claims. If eligible, Crosby will send you a check in the mail.

e. Don’t wait to pay a bill, or for proof of payment. Crosby does not need to see proof that a bill was paid. All they need, is the following five items: 1) that the service was for an eligible expense 2) that the service was incurred in the associated calendar year 3) what your financial responsibility for that service will be 4) Your name/patient’s name and 5) the providers name/address.
f. Review the list of eligible expenses found at
   www.dartgo.org/fsa_eligible to see what other types of expenses
   that you may have incurred during 2016 that might be eligible.

15) Do you have any tips on how I can spend down my remaining
    DCFSA balance?
    Many people do not realize that summer day camps, including sports
    camps and afterschool programs can also be considered eligible
    expenses for your DCFSA account. Overnight camps are not
    considered an eligible expense.

16) What happens to my 2016 HCFSA and/or DCFSA funds if I am no
    longer benefits eligible or if I leave the College?
    a. If you lost eligibility or left the College at any time in 2016 then
       you will still have the runout period to submit claims that were
       incurred during the time that you were a benefits eligible
       employee.
    b. If you lose eligibility or leave in 2017, then you will have the
       option to continue your HCFSA benefit through the end of the year
       through COBRA continuation. DCFSA claims cannot be continued
       under COBRA. For more information on the continuation of
       benefits under COBRA, visit www.dartgo.org/cobra. You will have
       through the runout period in 2018 to submit claims.

17) Who do I contact if I have additional questions?
    a. Crosby Benefits at 800-462-2235 or access your account at
       www.mycrosbybenefits.com
    b. Human Resources Benefits Office at 603-646-3588 or email us at
       Human.Resources.Benefits@dartmouth.edu or visit the our
       website pages at www.dartgo.org/hcfsa or
       www.dartgo.org/dcfsa